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PTO/SB/01 (10-00)

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**DECLARATION FOR UTILITY OR  
DESIGN  
PATENT APPLICATION  
(37 CFR 1.63)**

Declaration Submitted with Initial Filing      OR       Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16(e)))

Attorney Docket Number		1308.501U3
First Named Inventor		White
<b>COMPLETE IF KNOWN</b>		
Application Number	/	
Filing Date		
Group Art Unit		
Examiner Name		

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**SYSTEM AND METHOD FOR REAL-TIME RATING, UNDERWRITING AND POLICY ISSUANCE**

the specification of which

*(Title of the Invention)*

is attached hereto

OR

was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number  and was amended on (MM/DD/YYYY)  (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed

Prior Foreign Application	Foreign Filing Date	Priority	Certified Copy Attached?
			YES      NO
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	
60/214,923	06/29/2000	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.
60/253,108	11/27/2000	

[Page 1 of 2]

Burden Hour Statement This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO Assistant Commissioner for Patents, Washington, DC 20231

**DECLARATION — Utility or Design Patent Application**

Direct all correspondence to:  Customer Number  
or Bar Code Label  OR  Correspondence address below

25246

PATENT TRADEMARK OFFICE

Name

Address

Address

City

State

ZIP

Country

Telephone

Fax

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**NAME OF SOLE OR FIRST INVENTOR :** A petition has been filed for this unsigned inventorGiven Name  
(first and middle [if any]) Mitchell FranklinFamily Name  
or Surname WhiteInventor's  
Signature

Date

Residence: City Atlanta

State Georgia

Country USA

Citizenship USA

Mailing Address 4171 McClatchey Circle

Mailing Address

City Atlanta

State Georgia

ZIP 30342

Country USA

**NAME OF SECOND INVENTOR:** A petition has been filed for this unsigned inventorGiven Name  
(first and middle [if any]) JosephFamily Name  
or Surname CrabillInventor's  
Signature

Date

Residence: City Atlanta

State Georgia

Country USA

Citizenship USA

Mailing Address 2553 Haberfield Court

Mailing Address

City Atlanta

State Georgia

ZIP 30342

Country USA

 Additional inventors are being named on 3 supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

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PTO/SB/02A (11-00)

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## DECLARATION

### ADDITIONAL INVENTOR(S) Supplemental Sheet

Page 1 of 3

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Kris		Furstenberg		
Inventor's Signature				Date
Residence City	Newnan	State Georgia	Country USA	Citizenship USA
Mailing Address	41 Tall Timbers Circle			
Mailing Address				
City	Newnan	State Georgia	ZIP 30265	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
M. Kevin		Geraghty		
Inventor's Signature				Date
Residence: City	Marietta	State Georgia	Country USA	Citizenship USA
Mailing Address	715 Denards Mill			
Mailing Address				
City	Marietta	State Georgia	ZIP 30067	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Craig		Guarnieri		
Inventor's Signature				Date
Residence: City	Powder Springs	State Georgia	Country USA	Citizenship USA
Mailing Address	6042 Wyndham Woods Drive			
Mailing Address				
City	Powder Springs	State Georgia	ZIP 30127	Country USA

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### ADDITIONAL INVENTOR(S) Supplemental Sheet

Page 2 of 3

<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Anthony		Rogers		
Inventor's Signature				Date
Residence: City	Jonesboro	State	Georgia	Country USA
Mailing Address	1160 Mundy's Mill Road			
Mailing Address				
City	Jonesboro	State	Georgia	ZIP 30238
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Laura		Severinsen		
Inventor's Signature				Date
Residence: City	Duluth	State	Georgia	Country USA
Mailing Address	4114 Berkeley Mill Close			
Mailing Address				
City	Duluth	State	Georgia	ZIP 30096
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Steven R.		Smith		
Inventor's Signature				Date
Residence: City	Alpharetta	State	Georgia	Country USA
Mailing Address	13305 Bethany Road			
Mailing Address				
City	Alpharetta	State	Georgia	ZIP 30004

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## DECLARATION

### ADDITIONAL INVENTOR(S) Supplemental Sheet Page 3 of 3

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
William		Stoddart		
Inventor's Signature				Date
Residence City	Marietta	State Georgia	Country USA	Citizenship USA
Mailing Address	1954 Chartwell Court			
Mailing Address				
City	Marietta	State Georgia	ZIP 30066	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Jane A.		Davis		
Inventor's Signature				Date
Residence: City	Atlanta	State Georgia	Country USA	Citizenship USA
Mailing Address	2553 Haberfield Court			
Mailing Address				
City	Atlanta	State Georgia	ZIP 30319	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Inventor's Signature				Date
Residence: City		State	Country	Citizenship
Mailing Address				
Mailing Address				
City		State	ZIP	Country

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ATTORNEY DOCKET NO. 1308.501U3  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: White et al. )  
Serial No. TBA )  
Filed: herewith )  
Title: SYSTEM AND METHOD FOR REAL-TIME RATING, )  
UNDERWRITING AND POLICY ISSUANCE )

POWER OF ATTORNEY

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

GMAC Insurance Company Online, Inc., as Assignee in interest, hereby appoints David S. Kerven, Reg. No. 43,712, of the firm RED HOT LAW GROUP OF ASHLEY, L.L.C., as its attorney with full power of substitution, association and revocation, to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith. All correspondence and telephone calls should be directed to:

Dr. David S. Kerven, Esq.  
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Bar Code:



25246

PATENT TRADEMARK OFFICE

GMAC INSURANCE COMPANY ONLINE, INC.

By:

Mitchell F. White, President

Date:

6/28/2001